

REMARKS

This Response is submitted in response to an outstanding Office Action dated December 13, 2007, the shortened three month period for response set to expire on March 13, 2008. Accordingly, no extension of time or associated fee are believed due. However, in the event that the Commissioner determines an extension of time is required, the undersigned hereby petitions for any required extension of time, and authorizes the Commissioner to charge any extension fee to the Milbank deposit account 13-3250.

I. **Status of the Claims**

Please cancel claims 18, 24, 28, 33, 42, and 51-54 without prejudice and amend claims 15 and 25 as indicated above. Claims 15-17, 19-22, 25-27, and 29-32 are now pending in the application. Pending claims 15 and 25 are independent claims.

II. **Rejections under 35 USC § 112**

The Examiner has rejected claims 15-17, 19-22, 25-27, 29-32 under 35 U.S.C. § 112, ¶ 2, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The Examiner cites a particular portion of the claims and suggests language to overcome the rejection.

First, the applicant thanks the Examiner for providing alternative language, which has been substantially incorporated in the amendments to claims 15 and 25. Applicant has also provided alternate language that is believed to resolve the question regarding antecedent basis for said payment vs said linked payment.

Applicant submits that the amended claims are now in condition for allowance.

III. **Request for Allowance**

Applicants respectfully submit that the claims of this application are in condition

for allowance. Accordingly, reconsideration of the rejection and allowance is requested. If a conference would assist in placing this application in better condition for allowance, the undersigned would appreciate a telephone call at the number indicated.

Respectfully submitted,
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February 28, 2008

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